WALL STREET VERY BLUE OVER MARKET OUTLOOK

Have Passed and Relief Is Not in Sight.

RATES GO UP, PRICES DOWN

Conditions Becoming More and More Strained Between Banks and Brokers-Earnings Are Decreasing, and Dividends Are Lowered.

RY BROADAN WALL.

New York, October 29.—From New England omes the report that the American Woolen lompany has enough orders on its books of keep the mills on full time for the next we years. Wall Street is blue, very blue, ind the distress of the stock market cannot be relieved by financial quacks or patent needleines.

are rapidly fading.

Sterling exchange dropped sharply, London sight drafts touching \$4.95%; cables fellip. The tone of this merket was weak, and further declines are expected.

Port Movement-Exports, 1,200 bales: stock, DESCRIBES CONDITIONS

otal to-day at all ports-Net receipts, is bales; exports, 9,625 bales; stock, 556,520 for season-Net receipts, 940,185 bales; 346,370 bales.

NEW YORK PRODUCE EXCHANGE.

anuary, 5.2745.28; February, 5.3896.39; March, 2655.57; April, 5.6665.67; May, 5.8365.84.

to the manner gave the wheat market to-day a downward turn. Prices closed weak, 15/51%c off. Cern lost %3%c net, and oats ¼ to ¼3%c. There was an Irregular finish in provisions, ranging from 10c decline to an advance of 12%c.

[leading futures ranged as follows:

Open. High. Low. Close

WHEAT-				CIUSE
December		1.16%	1.14%	1.145
CORN-	P G S	777	and the last	0.00
December	655%	6556	6714	676.
May	7114	7114	2077	70.5
December	501/4	5014	4956	495
May	53%	53%	52%	629
MESS PORK-Per		1		1000
January	18.60	15.77	18.55	18.77
LARD-Per 100 lbs				
October			10.40	10.40
November			10.25	10.27
January	9.93	9,95	9,99	9.92
EHORT RIBS-Per	100 lb	9.		
January	9.70	9,50	9.67	9.99
Cash grain cle \$1.124@\$1.104; No.	sed; hard,	Wheat- \$1.1359	No. 3	Sarn-

RICHMOND GRAIN MA	RKI	ET.	
WHOLESALE QUOTATIONS O	N 'C	HA	NG
WHEAT-Car Lots	Der		100
No. 2 red, Western		162	1.1
No. 2 red. Virginia		60	1.1
No. 3 red.	3.69	6r	2000
Virginia, bag lots	98	34	1.05
Virginia, bag lots (for seed)	1.15	61	
CORN-Car Lots.			
No. 2 white		66	8.
No. 3 white	84		
No. 2 mixed		60	8
No. 3 mixed	81	61	
Virginia, bag lots	81	66	81
No. 3 mixed		62	15
No. 2 mixed		61	4
No. 2 white		50	5
No. 3 white	1.0		
Winter seed, bag lots	65		6
No 2 rve		60	
No. 3 rye	93		A LAS
Mileseinta has bloke	6.0	1915	100

RICHMOND HAY MARKET.		
Richmond, Va., October 20 Following are the quotations on the mond Hay Exchange:	6	1914. Rich
No. 2 timothy 16.50	02	18.50
Light clover, mixed	1	14.00
No. 2 clover, mixed	er re	14.00
No. 1 clover	n	ina!
FTRAW-CompressedNo	m	inal.
MILLEED-	0	10.50
Bran, winter	1	27.00 25.00
		24.60

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET.

(Sales at Union Stock Yards.)

Elichmond, Va., October 29, 1914.

Live stock report for the week ending

ortober 13, 1914.

Best steers, Us to 8, medium to good, 63,

or 7% common of air live is her backers.

October 19, 1914

Best steers, T₂ to 8; medium to good, 6%, 16 7%; common to fair, 142 to 6; best heifers, 6 to 6½; medium to good, 144 to 6; common to fair, 144 to 5 best cows, 154 to 6; common to fair, 14 to 5; best cows, 154 to 6%; medium to good, 4½ to 5; common to fair, 8 to 6; best cows, 5; to 6%; light 5 to 6%; veals, 8; to 9½; dicks, 5; to 6%; light 5 to 6%; veals, 8; to 9½; dicks, 5; to 6%; cows and caives, £20 to \$55 per head; heat hors, 814 to 815; sows and stage, 349 to 142; best shoep, 5%; to 6, medium to good, 342 to 6%; common to fair, 3 to 35; lambs, 7 to 8

Chloago, October 29.—Hogs, weak: bulk of cates, \$7.992\$7.45 light, \$6.003\$7.50 mixed, \$6.003\$6.50 heavy, \$6.804\$7.51 rough, \$6.804\$6.55 pigs, \$4.5003\$6.80 Catle, weak: beever \$6.550 pigs, \$4.5003\$6.80 stockers, \$7.003\$100 stockers, \$7.003\$100 stockers, \$7.003\$100 stockers, \$7.003\$100 stockers, \$7.003\$100 shoot pigs, \$7.250\$11.00. Sheep, firm: sheep, \$1.903\$4.90 yearilogs, \$7.003\$10.50 inmbs, \$7.1003\$7.80.

HIGHER FREIGHT RATES OPPOSED BY SHIPPERS

Ten Weeks of Financial Deadlock They Believe That Railroads Are Not Alone in Suffering Hardships Caused by European War.

ALL INDUSTRIES ARE AFFECTED

Appear Before Interstate Commerce Commission and Oppose Plea of Eastern Carriers for More Revenue-Brandeis Attacks Policies.

WASHINGTON, October 20.—Counsel or shippers took the position before the Interstate Commerce Commission

the witness did not believe a clientage of stockholders could be built up who

Vork. October 20.—The amendments by laws of the Cotton Exchange were ted by an almost unanimous vote of members here to day. A report from clearing-house committee was submitted he board of managers, but action on matter is not considered necessary to a ening of the market, and the trade now ening of the market, and the trade now helpfy interested in the progress of the correction of all the oppressive conditions. reopening of the market, and the trade now is chiefly interested in the progress of the plan for taking over old contracts by a corporation and syndleate. Favorable weather conditions were reported generally in the southern and western belts. Spot markets were said to be a shade sasier. Local spot dealers however, claim that farmers show little willingness to consider prices under the &c level, and some of the western belt markets were steadler. Domestic milis are buying some cotton from interesting only for immediate requirements. Complaints of country damaged cotton are seginning to reach the trade, and it is said that much cotton is being held by farmers.

"The idea is that this \$50,000,000," the commissioner said, "will put the radice and improve business in the country. The country seems to be arguing in favor of this increase. I see it in the press and in petitions that reach the commission and in reports from other parts of the country."

"I have not specific this would accomplish the correction of all the oppressive conditions of which the carriers complained. "The idea is that this \$50,000,000," the commissioner said, "will put the radice and improve business in the country. The country seems to be arguing in favor of this increase. I see it in the press and in petitions that reach the commission and in reports from other parts of the and in reports from other parts of the country."
"I have not spoken for the country,"

sald Mr. Willard.

ARISING FROM WAR The only other witness of the day was Charles A. Conant, of New York, who appeared as an expert for the carriers, to describe conditions in the pean war. He predicted that the railoads would find new capital hard to get and said increased earning capacity was imperative.

Mr. Conant was subjected to vigorous cross-examination. Counsel for the commission asked if the probable advance in interest rates he predicted would not bear equally as hard on shippers seeking new capital as on the railroads. The witness said American ecurities, other than railroad, already paid higher rates of interest, but admitted after much discussion that the shippers would face the same condi-

"What remedy for these conditions do you suggest?" he was asked. "So far as the railroads are concerned, permit them to increase reve-

"Would that apply to all industries?"

"Would it help the cotton industry to raise the price of cotton?" asked Clifford Thorne, representing numerous

'Not at this moment," said the witness. Mr. Thorne asked if the witness knew

of any public utility company that had requested permission to advance its rate because of the financial situation. No. 2 yellow, 149704c. Oats-Standard: 1844 Mr. Conant.

Commissioner Clements asked about Mr. Conant's qualifications as an expert or finance. Mr. Conant said he had advised several governments as to the re-organization of their monetary sys-tems, and his counsel stated that a full record of his qualifications appeared in the earlier hearings of the advance

teturns, that the values of those securi-of the properties or the services given ties would be maintained or a tremen-therefor, so that restitution, so far as done gold movement to Europe would possible, may be made to the other result. He said he made no claim that stockholders.

Condition of Grain Is Not Lowered, but Longs Are Auxious to Take Their Profits.

(Special to The Times-Dispatch.)

Chicago, October 29.—Seiling pressure in wheat was more pronounced to-day than at any time in several weeks. The selling was in the way of securing profits by longs, and there were price dips of 13,4715c. It has been anything but an easy matter of late to secure profits in wheat futures because of the arrupt price changes at times, and for time reason some of the larger holders with profits to their credit proceeded to secure their money when the buying power early in the day was equal to the offering. The selling continued during the entire session. Nearly all the wheat to change limits on export account to-day was of Manitola growth. New York reported 759,000 bushels sold, and Winnipeg 49,000 bushels. In addition there were goodly transactions via the Guif, the volume being placed around 50,000 bushels in all positions. Transactions in flour were active at St. Louis, and they were fair in other positions, with exporters the principal buyers.

A feature of the wheat market here to-[Special to The Times-Dispatch.]

FIGHT FOR DISSOLUTION

Final Arguments in Titanic Legal Struggle Begun Before United States District Court.

ANDREW CARNEGIE ARRAIGNED

Iron Master" Called One of "Active Conspirators" in Bringing About BUSINESS Great Combination, Which Is Under Fire of Government.

PHILADELPHIA, October 20 .- Final argument in the government suit to the Interstate Commerce Commission to-day that no condition confroits American railroads as a result of the European war or any other cause that does not equally affect every other American industry. This contention was the basis for rigid cross-examination of witnesses called by the Eastern railroads to support their pretition for railroads to support their pretition for all port of the Course of the Cou dissolve the United States Steel Cor-

rould impair credit of the lines.

HEARS OF NO PROPOSAL FOR

"BUY-A-SHARE" MOVEMENT

Commissioner Meyer said he had heard of no proposal to start a "Buy-a-Share-Railway-Stock" movement. He asked Mr. Straus if the statements of witnesses for the railway as to the prospects for railway securities were in his opinion calculated to make such a movement popular.

Commissioner Meyer then asked if the United States Steel Corporation, Mr. Dickinson instanced numerous cases of what he alleged to be vicious practices in suppressing complicity properties in the Steel Corporation, beginning with the welding together of certain subsidiaries prior to the incorporation in 1901 of the big concern. Taking up the merger of various companies into subsidiaries of the United States Steel Corporation, Mr. Dickinson instanced numerous cases of what he alleged to be vicious practices in suppressing completion, not only in the manufacture of iron and steel, but also in the wire and tin plate industries.

MERGER OF FIVE GREAT

of stockholders could be built up who would look upon property improvements as a part of their legitimate dividends. Mr. Straus flought not.

"Then the average stockholder, in your opinion," asked the commissioner, "buys income, not property?"

"He has little personal pride in the property," was the reply. "It is too remote for him. He is interested in what he gets out of his investment."

During the cross-examination of Mr. Willard, Commissioner McChord pointed out that the proposed 5 per cent increase would realize about \$50,000,000 and asked if this would accomplish the correction of all the oppressive conditions of which the carriers complained.

"The idea is that this \$50,000,000,"

of the companies to show how the vari negie was one of the "active conspiraedge of the essential features of the

400,000,000. These States are New York Pennsylvania, Ohio and Massachusetts

ceeded the combined assessed ratables of South Dakota, North Dakota, South Carolina, New Hampshire, Oklahoma, Utah, Florida, Vermont, Wyoming,

poration be broken up into the numerous companies that had been merged the grantic concern. The court is asked to divide under wholly independent ownerships the following companies controlled by the Steel Corporation:

"The Carnegic Steel Companies to UNITS market is very active, and continued daily offerings are expected. Petersburg has fairly established its reputation as a fine bright tobacco market. Many of the fine exhibits of dark to divide under wholly independent ownerships the following companies controlled by the Steel Corporation:

"The Carnegic Steel Companies for the best grades market is very active, and continued daily offerings are expected. Petersburg has fairly established its reputation as a fine bright tobacco market. Many of the fine exhibits of dark to divide under wholly independent of exhibition at the Petersburg Fair have been disposed of exposition.

"I could not say as to that," answered ir. Conant.
Commissioner Clements asked about Ir. Conant's qualifications as an expert r. finance. Mr. Conant said he had adised several governments as to the reganization of their monetary systems, and his counsel stated that a full control of his evaluation and new correct of his evaluations and results. concerns to be created in proportion to their capacity for the production of

rate case.

"Have you been employed by the railroads in this case?" asked the commissioner.

"Cer tainly," the witness replied.

STRAUS TAKES STAND

IN BEHALF OF BANKERS

When Mr. Straus took the stand, his
counsel asserted that the bankers had
asked to be heard and he appeared entirely independent of the carriers. The
witness declared his purpose was to
lay before the commission, the effect of
the war on railroads, which, he said,
was the standard of American securities abroad. The foreign investor, he
said, must be assured that his investments would continue to yield him good
returns, that the values of those securi-

result. He said he made no claim that the advance in rates to the railroads would accomplish that by itself; but insisted it was all that the commission could do and was the immediate and pressing need.

The hearing will continue to-morrow.

SELLING PRESSURE

IS MORE PRONOUNCED

Condition of Grain Is Not Lowered, but Lower Are Anxious to Take Tiefr. only 50.1 per cent; that it has since been reduced to 45.7 per cent of the country's production for all the markets of the world, and to 40.9 per cent of the total production for the domestic market.

In denying that the Steel Corpora-tion suppressed competition, the brief states that the organization of the company was but a natural and normal development from existing trade and manufacturing conditions,

JUSTICE AMEND DEAD

**Savanah. Ga. October 2. Turpentine peninal: 45%; no sales; receipts. 51 casks. floors. Savanah. Sava

PETERSBURG

OF STEEL CORPORATION PETERSBURG IS HOST TO RAILWAY SURGEONS

Line Railway Are Entertained at Banquet.

SESSIONS

To-Day's Meeting Will Be on Board the Old Dominion Steamer Pocahontas on Journey Down James River to Old Point.

ohio Rallroad, and Frederick W. Straus, of the New York banking house of W. and J. Seligman, Mr. Meyer asked it stockholders should not be content to draw their profits part is improvements of the properties and part in cash. Both insisted that reduction of dividend would impair credit of the lines.

HEARS OF NO PROPOSAL FOR

INDUSTRIES IS DISCUSSED their special cars in Norfolk and leave for their homes.

Suicide in Brunswick.

T. N. Bridgestock, about sixty years old, a well known and respected farmer of Brunswick County, near 'Warfield, ended his life on Sunday morning at his home by shooting himself through the abdomen. He had been in ill health for some time, and depression on this account is supposed to have been the cause of the act. Deceased is survived by his wife and eight children, three sons and five daughters, viz.: George Bridgestock, of North Carolina: Henry, Moses, and Misses Annie, Estelle, Jeannette and Rosa Bridgestock, and Mrs, C. H. Steed, all of near Warfield. The funeral took place yesterdely afternoon.

conspiracy.

Mr. Dickinson, in concluding his argument on the capitalization of the gument on the capitalization of the steel Corporation, said the combination of capital exceeded in magnitude and strength anything ever attempted in the history of the world. There are commissioner of revenue for the Second District of Chesterfield County, took place yesterday afternoon from the Matraca Methodist Episcopal Church. His eight sons were the active pallbearers. ond District of Chesterfield County, took place yesterday afternoon from the Matraca Methodist Episcopal Church. His eight sons were the active pallbearers.

Information has been received of the death to-day at her home in New Orleans of Mrs. James McCracker, in the eighty-fifth year of her age. She was the mother of Mrs. J. W. Seward, of this city.

The Carnegic Steel Company, of New Jersey; National Steel Company, American Steel Hoop Company, American Sheet and Tin Plate Company, American Sheet and Tin Plate Company, American Steel Company, American Steel Company, Faderial Steel Company, National Tube Company, National Tube Company, Shelby Steel Tube Company and the American Bridge Company.

The court is also asked to make in dependent the Duluth and Iron Range Railroad Company, the Duluth, Missabe and Northern Railroad Company, the Duluth and Iron Range Railroad Company, Union Steel Company, the Duluth and Railroad Company, Union Steel Company, Union Steel Company, the Duluth Steel Company, Union Steel Company, Union Steel Company, the Duluth Railroad Company, Union Steel Company, Union Steel Company, the Duluth Railroad Company, Union Steel Company, Company and Company, the Duluth Railroad Company, Company and Company, Company and Company, Company and Company and

General News Notes.

In the game of football yesterday afternoon between the Farmville and Petersburg High School teams, Petersburg won by a score of 13 to 0.

About 2 o'clock this morning fire was discovered in a lot of shaving and refuse on the first floor of the new Ladenstein department store, in course of construction on Sycamore Street. How the fire originated is not known, but it was extinguished without damage.

The renumbering of all the houses and lots in the city will begin as soon as all preliminary work has been completed.

be allowed.

you wish.

Our Own Resources,

Investments Held in Trust,

SOUTH RICHMOND

Visiting Employes of Seaboard Air Bishop Randolph to Preach Sermon at Church of the Good Shepherd.

CONSECRATED TO-DAY

CONVOCATION

Damage Suit of Allie L. Puckett Against McAughey and Van Doren to Be Heard To-Day in Hustings

A handsome two-story brick rectory was built by the congregation about a year ago. A fine pipe organ was installed by the organ chapter, and the chancel chapter purchased a communion service. The rail around the hantistry is a memorial to the infant child of Mr. and Mrs. Harvey L. W.Z-liams, of Forest Hill, and the bell was presented by Edward Banks, of Wilmington, Del. The two memorial windows were dedicated to the memory of the children of Mr. and Mrs. T. W. Wood.

Hear Damage Suit To-Day.

Hearing will be begun this morning in Hustings Court, Part II., in the suit of Allie L. Puckett, administrator of Mrs. Elizabeth Wicks, against W. J. McAughey and W. B. Van Doren, contractors. Damages are asked in the sum of \$10,000 for the death of the intestate, who died as the result of injuries received when she fell over a pile of bricks at Eighth and Perry Streets, which were being used in construction work. It is charged by the plaintiff that the bricks were negligently strewn along the street, and that no precautions were taken for the safety of pedestrians. Attorneys J. C. Nunnally and Charles L. Page represent the plaintiff.

Died of His Wounds.

William Rivers, colored, who was shot in a crap game Sunday morning at DeWitt by John Jones, negre, died in a hospital in Richmond, where he was taken. Jones is in the Dinwiddle jail, and will be indicted and tried for murder. He says he is from North Carolina, and the impression is that he gives a false name. Rivers was shot in the abdomen.

Sous His Pailbearers.

The funeral of the late Captain Samuel A. Mann, for forty-four years commissioner of revenue for the Second District of Chesterfield County.

NO CHANGE IN OWNERSHIP

PRINCETON, N. J., October 20 .-"Peace depends, not so much on arma-ment of government, as upon the culti-vation of a spirit and habit of justice, self-control and forbearance outside of the State, as well as within it, and the sentiment of fraternity and the spirit of conclination." conciliation.

This statement was made by John Bassett Moore, formerly counselor of the State Department at Washington,

posited with this Con:pany in an account, sub-

ject to check, on which 3 per cent interest will

Your investment funds will thus be earning

a definite income until you find the investment

Virginia Trust Co.

1106 East Main Street,

RICHMOND, VA.

Established 1892.

Awaiting investment may be de-

In an address before the Princeton University Politic Club.

"It is my opinion," said the speaker, "that the greater part of what has been done since the first lague conference of 1899 by the so-called friends of arbitration, has retarded rather than aided progress. The net result of these interpretations is, that it is more difficult to arrange a court of arbitration to-day, to which the United States is a party, than it was 125 years ago. In spite of the considerable development that has been made toward the unification of the laws generally and internation of the laws generally and international co-operation, we still have war.

SOLDIERS IN STRIKE ZONE

that fourteen members of the National Guard, in uniform and fully armed, entered the strike zone of the Colorado coal field to-day, was contained in a message sent to President Wilson tonight by the policy committee of the United Mine Workers of America, District 15. The belief was expressed that the militamen "came to incite trouble, and not to promote peace."

The message added that the situa-

the fourteen militiamen were residents of the coal camps of Berwind and Hast-ings, near Trinidad, and were return-ing from Denver, where they had par-ticipated in rifle practice.

TOO LATE TO CLASSIFY.

LOST, leather catalogue bag with cata-logue papers. Reward if returned to Murphy's Hotel.

SUMMER RESORTS-Virginia

The Kenilworth

Entirely new. Specal attention to table. Large porches. Excellent bathing accommodations. For rates, apply MRS. M. G. WHITEHURST, Virginia Beach, Va.

SCHOOLS

Virginia Mechanics' Institute

Richmond's Night School of Technology.

Students may enter at any time. RAILBOADS

SOUTHERN RAILWAY PREMIER CARRIER OF THE SOUTH. Trains Leave Richmond-Main St. Station N. B.-Following schedule figures published

SCHEDULE EFFECTIVE APRIL 14

Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASH. NOTON AND BEYOND.

Leave Richmon | Arrive Richmond Leave Richmon (Arrive Richmond
*5.40 A.M. Byrd St. Sta. *7.50 A.M. ByrdSt. Sta.
*6.05 A.M. Main St. Sta. 311.25 A.M. ByrdSt. Sta.
*8.20 A.M. Main St. Sta. 311.25 A.M. ByrdSt. Sta.
*8.40 A.M. Byrd St. Sta. *1.10 P.M. ByrdSt. Sta.
*10.25 A.M. Byrd St. Sta. *2.50 P.M. ByrdSt. Sta.
*12.00 P.M. Byrd St. Sta. *2.50 P.M. ByrdSt. Sta.
*12.00 P.M. Byrd St. Sta. *2.20 P.M. ByrdSt. Sta.
*8.50 P.M. Byrd St. Sta. *2.20 P.M. ByrdSt. Sta.
*8.515 P.M. Bain St. Sta. *12.35 a light Main St. Sta.
*5.15 P.M. Bain St. Sta. *12.40 night ByrdSt. Sta.
*8.20 P.M. Byrd St. Sta. *12.40 night ByrdSt. Sta.
*8.20 P.M. Byrd St. Sta. *12.40 night ByrdSt. Sta.
*8.20 P.M. Byrd St. Sta. *12.40 night ByrdSt. Sta.
*TIME AND TROUBLE SAVERS."

Leave Byrd St. Sta. 4.00 P. M. for Frederickaburg Leave Elua Sta. 7.30 A. M., 6.30 P. M. for Arbian Arrive Byrd St. Sta. 8.25 A.M. from Frederickab'r Arrive Elba Sta. 6.30 A.M., 5.42 P.M. from Asbland

*Daily. | Weekdags, | Sundays only, All trains to or from Byrd Street Station atop at Elba. Time of arrivals and departures not guaranteed. Read the cigns.

SEABOARD AIR LINE RAILWAY.

"The Progressive Railway of the South."
Southbound trains scheduled to leave Richmond daily: 9:90 A. M., local to Norlina; 1:29 F. M., sieepers and conches, Atlanta, Birmingham, Jacksonville; 19:45 P. M., sleeper to Hamlet and coaches to Atlanta and Birmingham; 12:45 A. M., sleepers, Atlanta, Birmingham; 12:45 A. M., sleepers, Atlanta, Birmingham; Memphis, Jacksonville, Tampa, and coaches Jacksonville.

Northbound trains scheduled to arrive in Richmond daily: 5:55 A. M., 5:96 P. M., 5:45 P. M., Local.

Chesapeake & Ohio Railway CHESAPEAKE & Unio Rallway

1:16 A-Local-Daily-Newport News.
1:40 A-Local-Daily-Ch'ville. Ex. Sun.
19:00 A.-Express-Daily-Norfolk. Old Point.
19:10 A.-Local-Daily-L'chb'g, Lex. C. Forge
12:35 Noon - Express - Daily - Norfolk. Old Point.
19:00 P.-Express-Daily-Norfolk. Old Point.
19:00 P.-Express-Daily-Norfolk. Old Point.
19:00 P.-Local-Ex Sun., Gordonsville.
19:10 P.-Local-Ex Sun., Gordonsville.
19:11 P.-Local-Ex Sun., Gordonsville.
19:11 P.-Local-Ex Sun. Lynchb g. C. Forge
19:11 P.-Local-Ex Sun. Conduction.
19:11 P.-Local-Ex Sun. Lynchb g. C. Forge
19:11 P.-Local-Ex Sun.
19:11 P.-Local-Ex

Norfolk & Western Railway

Richmond & Petersburg Flectric Ry

11:45 P. M. For Goldsboro and Payetteville: *4:10 P. M. Trains arrive Richmond daily: 5:25 A. M. 10:11 A. M., 6:50 A. M., *8:27 A. M., 11:46 A. M., 12:40 A. M., *2:10 P. M., 11:40 P. M., 6:05 P. M., 6:25 P. M., 8:00 P. M., 9:00 P. M., 11:30 P. M., *2:10 P. M., 4:00 P. M

Travel Witnout Trouble Independent Travel Tickets,

With Hotel Accommodations. "ASK MR. BOWMAN," Manager Travel Department. Richmond Trust and Savings Co.,

OLD DOMINION LINE

Delightful Trips by Sea

NORFOLK O
BOSTON AND PROVIDENCE,
Steamers-Norfolk to Boston asily, except
Thursday, to Providence Monday, Thursday
and Saturday, 5 P. M. Through tickets on
sale at principal politic
Fins steamers, excel at service, low farea.
Wireless telegraph, bend for booklet.
Apply C & O. Ry. N. & W. Ryf. Highmond
Trust & Savings Co. (Ind.), corner Main and
Seventh Streets, and Richmond Transfer
Company, No. 80 E. Main Street.

Very Low Autumn Rates

Salls Oct. 24 The Roya: Mall Steam Packet Co., Sanderson & Son, Gen. Agis., 22 State St. N.Y. Quebec S. S. Co., Ltd., A. E. Outerbridge & Co., Agts., B B way, N. Y.

SAN SALEMENTER SOURCE STREET STREET STREET STREET STREET Our Home Company

Virginia Fire & Marine Insurance Co.

WE INVITE YOUR SCRUTINY AND SOLICIT YOUR PATRONAGE

First National

Capital \$ 2,000,000 . . 1,000,000 Surplus Resources

Jno. B. Purcell, Pres.

Jno. M. Miller, Jr., V.-P.

W. M. Addison, Cashier.

\$5,000,000

\$2,700,000

Bank

The Standard Railroad of the South.

EFFECTIVE APRIL 12, 1914.

TRAINS LEAVE RICHMOND DAILY.

For Florida and South: \$155 A. M. and 6:39

M. 12:50 A. M.

For Norfolk: \$100 A. M., 3:00 P. M., 4:10

Seventh & Main Sts., Richmond, Va.

RIVANCIAL

20,000,000

Atlantic Coast Line

P. M., S. W. Ry. West: 6:15 A. M., 9:09 A. M., 3:09 P. M., 9:29 P. M. For Petersburg: 12:50 A. M., 6:15 A. M., 6:15 A. M., 9:09 A. M., 9:59 A. M., 3:09 P. M., 1:10 P. M., 6:05 P. M., 6:35 P. M., 9:29 P. M., 1:45 P. M.

Ninth and Main Streets.

P. M. FOR LYNCHBURG AND THE WEST:

*6:15 A. M., *5:50 A. M., *2:00 P. M., *9:20 P. M.

Arrive Richmond from Norfolk: *11:10 A.

M., *6:35 P. M., *11:50 P. M. From the West:

*6:50 A. M., *12:10 P. M., \$1:40 P. M., *6:05 P.

*Daily 1Daily except Sunday \$Sunday

only

C. S. CAMPBELL D. P. A. 123 Main St. STEAMBOATS

S. S. Trinidad

For booklets apply to above S. S. Co.'s or any Ticket Agent.

Assets - - - - - \$1,730,370.00 CHICATA CONTRACTOR DE CONTRACT